

COVER

Conservation buffer
along Bear Creek in Story County.

Photo by Roger Hill

*The Iowa Water Quality Loan Fund
is part of the Clean Water State Revolving Fund (CWSRF).
Under an agreement with the U.S. Environmental Protection Agency,
the Iowa Department of Natural Resources administers the CWSRF
in partnership with the Iowa Finance Authority.
The CWSRF also provides low-interest financing
to communities for water pollution control
and abatement projects.*

IOWA
WATER QUALITY
LOAN FUND

Wallace State Office Building
502 E. 9th St.
Des Moines, IA 50319-0034

Phone 515-242-6043
www.iowasrf.com

2005

IOWA
Water Quality
Loan Fund



Low-Interest Loans
*for Farmers & Landowners,
Livestock producers, Businesses,
Homeowners, Community groups,
Watershed organizations, & others.*

*If you have a project,
we have a loan for you!*

What's in it for YOU?

How Does Non-Point Source Pollution Affect Water Quality?

Water quality personally affects everyone in Iowa. It affects our drinking water and our favorite fishing and swimming spots. It affects our state's economic climate and quality of life.

The threats to Iowa's water quality are real. One of Iowa's largest sources of water quality problems is polluted runoff from agricultural operations, urban construction sites, inadequate septic systems, and other areas. Since this non-point source pollution comes in many forms, it can be addressed through a wide variety of practices and technologies.

What non-point source pollution problem can you address in your agricultural operation, at your home or business, in your community, or in your watershed? What other benefits can you generate by addressing a water quality problem?

What's in it What's in it for YOU? for YOU?

What's in the Iowa Water Quality Loan Fund for you?

The Iowa Water Quality Loan Fund brings to Iowa a new source of low-cost financing for farmers and landowners, livestock producers, businesses, homeowners, community groups, watershed organizations, and others.

The programs of the Iowa Water Quality Loan Fund can help Iowans address "non-point" sources that are polluting our streams and lakes. Best of all, when we protect water quality we create many other benefits, including prevention of soil loss, increased land value, improved fish and wildlife habitat, and enhanced opportunities for economic development.

Low-interest loans are available through the Iowa Water Quality Loan Fund for any type of project that will improve water quality through addressing non-point source pollution.

The Iowa Water Quality Loan Fund:

1. Offers four programs to target Iowa's water quality problems and provide financing to address them.
2. Is ready when you are. Project and loan applications can be submitted at any time during the year, and turnaround time is quick.
3. Requires no cash up-front. Quick loan processing and friendly loan repayment terms let you get your project done now.
4. Gives you significant cost savings. Interest rates are well below other financing sources.
5. Complements other funding sources. If you have a grant or other funding, you can use a loan to provide your share of the project.

*Inside photos: Livestock photo courtesy of the Iowa Beef Center, ISU.
Others courtesy of USDA Natural Resources Conservation Service.
Inside illustration: US Environmental Protection Agency.*

Printed on recycled paper.

Low-Interest Loans through the Local Water Protection Program



What Practices Can Be Funded?

Eligible practices include but are not limited to:

- grassed waterways and terraces
- grade stabilization structures
- pasture/hayland planting
- riparian forest buffers and filter strips
- field borders and windbreaks
- water and sediment control basins
- waste storage structures

Who Can Get a Loan?

The loan applicant must be the landowner where the practice will take place.

What are the Loan Terms?

Loan amount can be up to 100% of the project costs from \$5,000 to \$50,000. Loan terms can be up to 10 years.

How Do I Apply for a Loan?

First, contact your Soil and Water Conservation District (SWCD) to discuss the eligibility and estimated costs of your project. Using the forms provided by the SWCD, you can then contact a lender of your choice to apply for a loan for eligible costs.

For more information, contact your local Soil and Water Conservation District or Tony Toigo
Iowa Department of Agriculture and Land Stewardship
(515) 281-6148 (tony.toigo@idals.state.ia.us).

Low-Interest Loans through the Livestock Water Quality Facilities Program



What Projects Can Be Funded?

Eligible projects include but are not limited to lagoons, manure management structures and equipment, processing equipment, vegetative filters, and the development of manure management plans.

Who Can Get a Loan?

The program can fund water quality facilities for animal feeding operations (under 1,000 animal unit capacity). Loans will be made only to livestock producers who are the operators of record and have legal control of the property containing the animal feeding operation for the duration of the loan. Feedlots built since 2001 and concentrated animal feeding operations (CAFOs) are not eligible.

What are the Loan Terms?

Loan amount can be up to 100% of the project costs with a minimum loan of \$10,000. Loan terms can be up to 20 years.

How Do I Apply for a Loan?

For more information, contact Jeff Ward
Iowa Agricultural Development Authority
(515) 281-6444 (jeff.ward@iada.state.ia.us).

Low-Interest Loans through the Onsite Wastewater Systems Assistance Program



What Can Be Funded?

The program funds the replacement of outdated septic systems with approved onsite systems. Approved systems include both a septic tank and a secondary treatment system such as a leachfield.

Who Can Get a Loan?

The program limits eligibility to owners of existing homes (not new construction) in unincorporated areas of Iowa not served by a public sewer. The program is available in counties which have a DNR-approved environmental health program.

What are the Loan Terms?

Loan amount can be up to 100% of the project costs from \$2,000 to \$10,000. Loan terms can be up to 10 years.

How Do I Apply for a Loan?

Contact your county sanitarian or environmental health agency for an onsite system construction permit and instructions on how to complete your project and apply for a loan through a participating local lender.

For more information, contact Dan Olson
Iowa Department of Natural Resources
(515) 725-0346 (daniel.olson@dnr.state.ia.us).

Low-Interest Loans through the General Non-Point Source Program



What Projects Can Be Funded?

Eligible projects include but are not limited to:

- restoration of wildlife habitat
- stream bank stabilization
- urban stormwater management
- remediation of storage tanks
- water conservation and reuse
- wetland flood prevention areas

Loans can also be made for the water quality components of other projects, such as municipal landfill closure, brownfield remediation, bird sanctuaries, and urban stormwater "good housekeeping" measures.

Who Can Get a Loan?

Applicants that are owners of record or have long-term control of the property where the project is to be implemented are eligible.

What are the Loan Terms?

Loan amount can be up to 100% of the project costs with a minimum loan of \$10,000. Loan terms can be up to 10 years.

How Do I Apply for a Loan?

For more information, contact Patti Cale-Finnegan
Iowa Department of Natural Resources
(515) 242-6043 (patti.cale-finnegan@dnr.state.ia.us).